



Order Filed on June 24, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

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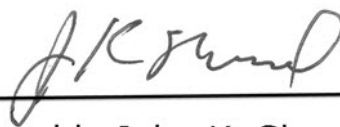
In Re:  
MARIE ST. PHARD,  
  
DEBTOR

Case No.: 17-12633  
Chapter: 13  
Judge: JKS

**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: June 24, 2021**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on 3/26/21:

Property: 762 STUYVESANT AVE. IRVINGTON, NJ

Creditor: SELENE FINANCE

and a Request for

☒ Extension of the Loss Mitigation Period having been filed by DEBTOR, and for good cause shown,

☐ Early Termination of the Loss Mitigation Period having been filed by \_\_\_\_\_, and for good cause shown,

It is hereby ORDERED that,

☒ The Loss Mitigation Period is extended up to and including 9/16/21.

☐ The Loss Mitigation Period is terminated, effective \_\_\_\_\_.

And it is further ORDERED that,

If this case is dismissed during the loss mitigation period, loss mitigation is terminated effective on the date of the order of dismissal.

In re:  
Marie R ST-Phard  
Debtor

Case No. 17-12633-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 24, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2021:

Recip ID	Recipient Name and Address
db	Marie R ST-Phard, 762-764 Stuyvesant Avenue, Irvington, NJ 07111

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2021 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor VRMTG Asset Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Loss Mitigation Ditech Financial LLC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Herbert B. Raymond	on behalf of Debtor Marie R ST-Phard herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.ra ymond@gmail.com;herbertraymond5967@yahoo.com;raymondslaw5622@gmail.com;courtemails789@gmail.com
Kevin Gordon McDonald	on behalf of Creditor VRMTG Asset Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Shauna M Deluca	on behalf of Creditor VRMTG Asset Trust sdeluca@raslg.com
Sindi Mncina	

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Total Noticed: 1

on behalf of Creditor VRMTG Asset Trust smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9